

Information to identify the case:

Debtor 1	<u>Dustin L. Wallace</u>	Social Security number or ITIN	xxx-xx-7173
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-10485-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dustin L. Wallace

9/14/16

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dustin L. Wallace
 Debtor

Case No. 16-10485-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Sep 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2016.

db +Dustin L. Wallace, 290 Pine Hills Rd, Reynoldsville, PA 15851-6226
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 cr +Northwest Savings Bank, 100 Liberty Avenue, Drawer 128, Warren, PA 16365-0128
 14232316 AES, Payment Center, Harrisburg, PA 17130-0001
 14232317 +Capital One Bank, P.O. Box 71087, Charlotte, NC 28272-1087
 14232321 Clearfield Bank & Trust, PO Box 171, Clearfield, PA 16830-0171
 14232322 +G C Services, PO Box 3855, Houston, TX 77253-3855
 14232324 JPMorgan Chase Bank, c/o Northland Group, PO Box 129, Thorofare, NJ 08086-0129
 14232323 JPMorgan Chase Bank, PO Box 47020, Atlanta, GA 30362-0020
 14232326 +Kay Jewelers, PO Box 1799, Akron, OH 44309-1799
 14232327 +Kutsels 322 Auto Sales, 1436 Behringer Hwy, Du Bois, PA 15801-5228
 14232328 +Mark Claypool Esq., 120 West 10th St, Erie, PA 16501-1410
 14232332 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337
 (address filed with court: Northwest Savings Bank, 100 Liberty St, Warren, PA 16365)
 14232329 Navient, Dept of Educ loan servicing, PO Box 740351, Atlanta, GA 30374-0351
 14232331 Northland Group, PO Box 129, Thorofare, NJ 08086-0129
 14232333 PennyMac, PO Box 514387, Los Angeles, CA 90051-4387
 14236432 Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730,
 Rochester, MI 48308-0730

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2016 01:56:15 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14232318 +EDI: CAPITALONE.COM Sep 15 2016 01:48:00 Capital One Bank, P.O. Box 71083,
 Charlotte, NC 28272-1083
 14232319 +EDI: CHASE.COM Sep 15 2016 01:48:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 14232320 +EDI: CITICORP.COM Sep 15 2016 01:48:00 Citi Bank, 100 Citibank Drive,
 San Antonio, TX 78245-3202
 14232330 EDI: NAVIENTFKASMSERV.COM Sep 15 2016 01:48:00 Navient, PO Box 9533,
 Wilkes Barre, PA 18773-9533
 14232334 EDI: PRA.COM Sep 15 2016 01:48:00 Portfolio Recovery Assoc, PO Box 12914,
 Norfolk, VA 23541
 14232336 E-mail/Text: bankruptcy@bbandt.com Sep 15 2016 01:56:07 Sheffield Financial,
 PO Box 580229, Charlotte, NC 28258-0229

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, NA
 14232325* JPMorgan Chase Bank, c/o Northland Group, PO Box 129, Thorofare, NJ 08086-0129
 14232335 ##+Sharon Poling, 713 W. Weber Ave, Du Bois, PA 15801-1647

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 16, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 24

Date Rcvd: Sep 14, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2016 at the address(es) listed below:

Earle D. Lees, Jr. on behalf of Debtor Dustin L. Wallace bankruptcybutler@windstream.net,
earlelees@ducom.tv
Mark G. Claypool on behalf of Creditor Northwest Savings Bank mclaypool@kmgslaw.com,
knoxbank@hotmail.com;chartle@kmgslaw.com;mpol@kmgslaw.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 4